

PEB Board approves changes to state employee, retiree benefits for 2013

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At their July 25th meeting, the state's Public Employees Benefits Board (PEB Board) voted to approve changes to state employees' and retirees' monthly premiums and cost-sharing in 2013. **These changes take effect January 1, 2013.**

The Board made no changes to covered benefits in medical, dental, life, and long-term disability plans. (**Note:** The PEB Board does not vote on benefit changes for Medicare Supplement Plan F, which is regulated by federal rules. The federal government will release any 2013 changes to Plan F in October.) There are also no changes to employees' life and long-term disability insurance premiums, or retirees' term life insurance premiums.

Changes for employees

Medical plans' cost-sharing (employees and non-Medicare retirees)

| 2013 medical plans | Cost-sharing* changes for 2013 |
|---|--|
| Group Health Classic | Emergency room copay increases to \$250 (up from \$150 in 2012) |
| Group Health Consumer-Directed Health Plan (CDHP) | No changes |
| Group Health Value | Emergency room copay increases to \$300 (up from \$200 in 2012) |
| Kaiser Permanente Classic | <ul style="list-style-type: none">• Annual out-of-pocket maximum increases to \$2,000 (up from \$1,500 in 2012)• Annual deductible increases to \$250 (up from \$150 in 2012)• Durable medical equipment and ambulance benefits are subject to the annual deductible and out-of-pocket maximum |
| Kaiser Permanente CDHP | No changes |
| Uniform Medical Plan Classic | No changes |
| UMP CDHP | No changes |

**Cost-sharing refers to the member's annual deductible, annual out-of-pocket limit, coinsurance, or copay.*

Monthly premiums for employees

For state and higher-education employees, there's good news: three of PEBB's seven medical plans—including the state's Uniform Medical Plan Classic and UMP Consumer Directed Health Plan (CDHP)—will see decreases in monthly premiums paid by employees next year. Kaiser Permanente's CDHP premiums will also decrease next year.

State and higher-education employees will continue to pay 15 percent of the plans' total cost in 2013 on average (their monthly premium), with the state paying 85 percent.

The premiums below apply to employees in state agencies, higher-education institutions, and community and technical colleges. School-district employees and employees who work for a city,

county, port, water district, hospital, etc., need to contact their personnel, payroll, or benefits office to find their monthly premiums.

| Plan Name | EMPLOYEE CONTRIBUTION BY FAMILY TIER | | | | | | | |
|------------------------------|--------------------------------------|-------|--------------------|-------|-----------------------|-------|-------------|-------|
| | Employee | | Employee & Spouse* | | Employee & Child(ren) | | Full Family | |
| | 2012 | 2013 | 2012 | 2013 | 2012 | 2013 | 2012 | 2013 |
| Group Health Classic | \$101 | \$115 | \$212 | \$240 | \$177 | \$201 | \$288 | \$326 |
| Group Health CDHP | 26 | 36 | 62 | 82 | 46 | 63 | 82 | 109 |
| Group Health Value | 52 | 66 | 114 | 142 | 91 | 116 | 153 | 192 |
| Kaiser Permanente Classic | 89 | 98 | 188 | 206 | 156 | 172 | 255 | 280 |
| Kaiser Permanente CDHP | 24 | 21 | 58 | 52 | 42 | 37 | 76 | 68 |
| Uniform Medical Plan Classic | 82 | 77 | 174 | 164 | 144 | 135 | 236 | 222 |
| UMP CDHP | 27 | 22 | 64 | 54 | 47 | 39 | 84 | 71 |

**or qualified/state-registered domestic partner*

Changes for retirees

Medical plans' cost-sharing

Retirees not enrolled in Medicare will see the same cost-sharing changes in 2013 as for employees (see above). Retirees enrolled in Medicare will not have cost-sharing changes with their medical plans in 2013. (**Note:** The PEB Board does not vote on cost-sharing changes for Medicare Supplement Plan F, which is regulated by federal rules. The federal government will release any 2013 changes to Plan F in October.)

Monthly medical premiums for non-Medicare retirees *(estimates)*

Retirees will see their final medical premiums in PEBB's retiree open enrollment newsletter (in mid-October) and in a personalized letter (in late October) explaining their plan options and premiums for 2013.

| Plan Name | NON-MEDICARE RETIREE CONTRIBUTION BY FAMILY TIER | | | | | | | |
|------------------------------|--|-------|--------------------------------|---------|-----------------------------------|---------|-------------|---------|
| | Non-Medicare Retiree | | Non-Medicare Retiree & Spouse* | | Non-Medicare Retiree & Child(ren) | | Full Family | |
| | 2012 | 2013 | 2012 | 2013 | 2012 | 2013 | 2012 | 2013 |
| Group Health Classic | \$550 | \$585 | \$1,095 | \$1,163 | \$959 | \$1,019 | \$1,504 | \$1,597 |
| Group Health CDHP | 483 | 514 | 957 | 1,018 | 853 | 907 | 1,269 | 1,353 |
| Group Health Value | 502 | 535 | 998 | 1,064 | 874 | 932 | 1,370 | 1,461 |
| Kaiser Permanente Classic | 538 | 567 | 1,071 | 1,128 | 938 | 988 | 1,470 | 1,549 |
| Kaiser Permanente CDHP | 481 | 499 | 954 | 988 | 850 | 881 | 1,264 | 1,312 |
| Uniform Medical Plan Classic | 531 | 546 | 1,057 | 1,085 | 925 | 951 | 1,451 | 1,490 |
| UMP CDHP | 485 | 500 | 961 | 990 | 857 | 882 | 1,275 | 1,314 |

**or qualified/state-registered domestic partner*

Monthly medical premiums for Medicare retirees *(estimates)*

Retirees will see their final medical premiums in PEBB's retiree open enrollment newsletter and in their personalized letter in mid to late October.

| Plan Name | MEDICARE RETIREE CONTRIBUTION (SUBSCRIBER ONLY) after \$150 state contribution* | |
|---|---|-----------|
| | 2012 | 2013 |
| Group Health Medicare | \$ 131.86 | \$ 142.22 |
| Kaiser Permanente Senior Advantage (Medicare Advantage) | 149.23 | 151.67 |
| Medicare Supplement Plan F (disabled) | 175.93 | 206.11 |
| Medicare Supplement Plan F (retired) | 99.77 | 109.10 |
| UMP Medicare | 213.87 | 219.24 |

**State contribution limited up to \$150 or 50% of plan premium, whichever is less.*

Monthly dental premiums (for Medicare and non-Medicare retirees, and members on COBRA and Leave Without Pay) *(estimates)*

| Plan Name | MEMBER CONTRIBUTION BY FAMILY TIER | | | | | | | |
|-------------------------|------------------------------------|------|----------------------|------|-------------------------|------|-------------|-------|
| | Subscriber | | Subscriber & Spouse* | | Subscriber & Child(ren) | | Full Family | |
| | 2012 | 2013 | 2012 | 2013 | 2012 | 2013 | 2012 | 2013 |
| DeltaCare | \$40 | \$40 | \$79 | \$79 | \$79 | \$79 | \$119 | \$119 |
| Uniform Dental Plan | 45 | 46 | 90 | 93 | 90 | 93 | 136 | 139 |
| Willamette Dental Group | 43 | 40 | 85 | 80 | 85 | 80 | 128 | 121 |

More information coming

PEBB members will receive more information from the PEBB Program and their medical plans before the 2013 annual open enrollment (November 1-30, 2012). This is the one time each year when members can make plan and account changes without a qualifying event. In addition, information will be available on the PEBB's website (www.pebb.hca.wa.gov) and on the plans' websites (linked from PEBB's website).